

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee for MFRA Trust
2015-1

In Re:
John Perez Jr., Jacqueline A. Perez,

Debtors.



Order Filed on July 5, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-22360 CMG

Adv. No.:

Hearing Date: 6/20/18 @ 9:00 a.m..

Judge: Christine M. Gravelle

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: July 5, 2018


Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: John Perez Jr., Jacqueline A. Perez

Case No: 17-22360 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 16 Lilac Lane, Barnegat, NJ, 08005, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 22, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2017 through June 2018 with \$753.15 in suspense for a total post-petition default of \$7,431.53 (7 @ \$1,169.24 less suspense balance of \$753.15)

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum in the amount of \$2,000.00 will be paid in a lump sum no later than June 30, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,431.53 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2018, directly to Secured Creditor, Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.